

United States Bankruptcy Court
Northern District of Ohio

In re:
Shelieta S Goudlock
Debtor

Case No. 14-17926-pmc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0647-1

User: admin
Form ID: 318

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Total Noticed: 46

Date Rcvd: Mar 09, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 11, 2017.

db
23433851 +Shelieta S Goudlock, 521 East 250th Street, Euclid, OH 44132-2205
23433849 ARS, P.O. Box 189018, Fort Lauderdale, FL 33318-9018
23433852 #Alliance One, P.O. Box 2449, Gig Harbor, WA 98335-4449
23433853 +Bryant & Stratton, 200 Cross Keys Office, Fairport, NY 14450-3510
+COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157
(address filed with court: Columbia Gas, P.O. Box 117, Attn: Revenue Recovery,
Columbus, OH 43215)
23433854 +Conserve, P.O. Box 7, Fairport, NY 14450-0007
23450239 +EMERGENCY PROF SVCS, INC, PO Box 12907, Norfolk, VA 23541-0907
23817438 EMERGENCY PROF SVCS, INC, PO BOX 1109, Minneapolis, MN 55440-1109
23433857 +Emergency Prof Services, P.O. Box 12907, Norfolk, VA 23541-0907
23433860 ++FIRSTMERIT BANK NA, 3 CASCADE PLAZA CAS36, 3RD FLOOR, AKRON OH 44308-1124
(address filed with court: First Merit Bank, 106 S. Main St., Akron, OH 44308)
23433858 +Fed Loan Servicing, P.O. Box 60610, Harrisburg, PA 17106-0610
23433859 +Fed Loan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
23433861 +FirstMerit Bank, 111 Cascade, Akron, OH 44308-1124
23440825 +FirstMerit Bank NA, III Cascade Plaza, CAS 36, Akron, OH 44308
23433862 +Garfield Heights Municipal Court, 5555 Turney Road, Attn: Clerk of Courts,
Cleveland, OH 44125-3778
23433865 +Global Lending Services, P.O. Box 311, Buffalo, NY 14231-0311
23433863 #+Global Lending Services, 5 Concourse Parkway NE #2925, Atlanta, GA 30328-7104
23497489 +Indiana Wesleyan University, Div. Of Adult & Prof. Studies, 1900 West 50th Street,
Marion, IN 46953-9393
23497490 Indiana Wesleyan University c/o, American Credit Systems, Inc.,
40 West Lake Street, Suite 111, P.O. Box 72849, Roselle, IL 60172-0849
23433869 +Loan Smart Inc., 23821 Lorain Road, North Olmsted, OH 44070-2227
23433870 +MRS BPO, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
23433875 NY State Higher Ed, 99 Washington, Albany, NY 12255-0001
23433871 +National Collegiate Trust, P.O. Box 4941, Trenton, NJ 08650-4941
23433872 +National Colligiate Student Loan, 7595 Montevideo Road, Jessup, MD 20794-9396
23433876 +Ohio Attorney General, ATTN: BANKRUPTCY UNIT, 150 E GAY STREET - 21ST FLR,
Columbus, OH 43215-3191
23433878 +RBJ Enterprises Inc., P.O. Box 38152, Olmsted Falls, OH 44138-0152
23433879 ++REIMER ARNOVITZ CHERNEK AND JEFFREY, 30455 SOLON ROAD, SOLON OH 44139-3435
(address filed with court: Reimer, Arnovitz, Chernenek & Jeffrey, 30455 Solon Rd.,
Solon, OH 44139)
23433882 +State of Ohio, Charles Mifsud, Special Counsel, 6305 Emerald Parkway,
Dublin, OH 43016-3241
23433881 +State of Ohio, Collections Enforcement, 150 E. Gay St., 21st Floor,
Columbus, OH 43215-3191
23590921 U.S.Department of Education, C/O FedLoan Servicing, P.O.Box 69184,
Harrisburg, PA 17106-9184
23433884 +United Collection Bureau, P.O. Box 140310, Toledo, OH 43614-0310

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

ust +E-mail/Text: ustpregion09.cl.ecf@usdoj.gov Mar 09 2017 22:32:45 Cynthia J. Thayer,
US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234
cr +EDI: PRA.COM Mar 09 2017 22:18:00 PRA Receiveables Mangement, LLC, POB 12907,
Norfolk, VA 23541-0907
23433850 EDI: AIS.COM Mar 09 2017 22:18:00 American InfoSource LP, P.O. Box 248838,
Oklahoma City, OK 73124-8838
23433855 +EDI: CONVERGENT.COM Mar 09 2017 22:19:00 Convergent Outsourcing, 500 SW 7th St.,
Building A 100, Renton, WA 98057-2983
23433856 +EDI: CCS.COM Mar 09 2017 22:18:00 Credit Collection Services, Two Wells Avenue,
Dept. 9135, Newton Center, MA 02459-3225
23433864 EDI: GLS.COM Mar 09 2017 22:18:00 Global Lending Services, P.O. Box 10437,
Greenville, SC 29603
23433866 EDI: IIC9.COM Mar 09 2017 22:19:00 IC Systems Collections, P.O. Box 64378,
Saint Paul, MN 55164-0378
23680353 EDI: IRS.COM Mar 09 2017 22:19:00 Internal Revenue Service, 1240 E. 9th Street,
Room 493, Cleveland, Ohio 44199
23433867 +E-mail/Text: bankruptcy@firstenergycorp.com Mar 09 2017 22:34:08 Illuminating Company,
P.O. Box 3687, Akron, OH 44309-3687
23433868 EDI: JEFFERSONCAP.COM Mar 09 2017 22:19:00 Jefferson Capital Systems, P.O. Box 953185,
Saint Louis, MO 63195-3185
23433873 +E-mail/Text: bankruptcydepartment@tsico.com Mar 09 2017 22:35:43 NCO Financial,
P.O. Box 15636, Wilmington, DE 19850-5636
23433874 +E-mail/Text: bankruptcydepartment@tsico.com Mar 09 2017 22:35:43 NCO Financial Systems,
P.O. Box 15943, Wilmington, DE 19850-5943
23433877 +EDI: Q3G.COM Mar 09 2017 22:19:00 Quantum3 Group LLC as agent for, CP Medical LLC,
PO Box 788, Kirkland, WA 98083-0788
23433880 EDI: NEXTEL.COM Mar 09 2017 22:18:00 Sprint, Attn: Bankruptcy Dept., P.O. Box 7949,
Overland Park, KS 66207-0949

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Total Noticed: 46

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

23433883 +E-mail/Text: bankruptcy@firstenergycorp.com Mar 09 2017 22:34:08 The Illuminating Company,
1310 Fairmont Avenue, Fairmont, WV 26554-3526

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr State of Ohio, Department of Taxation
23442947* +Illuminating Company, 1310 Fairmont Ave, Fairmont, WV 26554-3526

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 11, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 8, 2017 at the address(es) listed below:

Keith D. Weiner on behalf of Creditor State of Ohio, Department of Taxation
bankruptcy@weinerlaw.com
Keith L Borders on behalf of Debtor Shelieta S Goudlock kblaw123@gmail.com,
kblaw123@ecf.courtdrive.com
Mary K. Whitmer mkw@weadvocate.net, mwhitmer@ecf.epiqsystems.com;ctk@weadvocate.net
TOTAL: 3

Information to identify the case:Debtor 1 **Shelieta S Goudlock**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0237**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **Northern District of Ohio**Case number: **14-17926-pmc**

12/15

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Shelieta S Goudlock

3/8/17**By the court:** PAT E
MORGENSTERN-CLARREN
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.